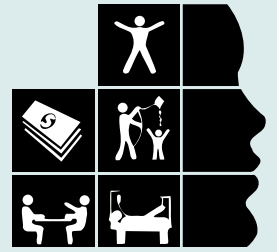


# Benefits & You!



A Special Benefits Edition for the Employees of Miami-Dade County [miamidade.gov](http://miamidade.gov)



## OPEN ENROLLMENT 2004 – Don't Let It Slip By Without Evaluating Your Benefit Options Dates of Enrollment October 20 – November 7, 2003

The Benefits Administration Unit of the Risk Management Division, GSA, is pleased to offer Open Enrollment 2004 - the time of year to evaluate benefit options and make sure you are enrolled in the programs that best suit your individual needs. Review your medical and dental elections, short term and long term disability opportunities, the group legal option and spending account decisions. The Open Enrollment form may look a little different to you this year, but the process is the same.

### Medical and Dental Plans: *What's new in 2004?*

The medical plan rates for 2004 do include increases in plan premiums. The County is not alone in this regard. Unfortunately, plan increases are being felt nationwide. South Florida, however, is regarded as one of the highest price areas in the country, which makes our increases even higher than most. In addition, medical inflation, technological advances in medical science, and pharmaceutical costs continue to impact our rates. The good news is that there have been no changes to the benefit design of our programs. We have not increased copayments or deductibles, or changed prescription drug benefits in any way. Dental premiums in MetLife have increased by a moderate 5%, while American Dental Plan and Oral Health Services have minimally reduced their 2004 premiums.

Flex dollars provided to you by the County to help offset the cost of dependent premiums, or to be used to purchase other benefits, will be increased by \$200 in 2004. Cigna POS

enrollees will receive a total of \$800 Flex Dollars in 2004, or \$30.76 added to each biweekly check. AvMed, Humana, and JMH Health Plan enrollees will receive a total of \$930 Flex Dollars, or \$35.76 each pay period. Employees enrolled in Vista Health Plan will receive \$1040 annually in Flex Dollars, or \$40.76 per pay period. Employees enrolled in the plan sponsored by Firefighters Local 1403 will also receive \$800. Employees eligible, but not enrolled, will receive a total of \$800 Flex dollars in 2004.

In 2004, the County will begin the process of requiring documentation for all dependents you elect to cover under your medical or dental plan. At some point, you will be contacted to provide proof of dependent eligibility. While you may have been required in the past to provide proof for children with a different last name, or dependents beyond the age of 19, this screening will include all dependents covered under your plan. This process will help us insure that ineligible dependents are not being covered, and costing the plan (and you) money. Failure to provide the information, when requested may jeopardize the coverage of your dependents. Please have your documentation, i.e., birth certificates, marriage certificates, etc., in order so they will be available when requested.

If you wish to continue your current plan elections and coverage levels for medical and dental, no action is required on your part. Your current elections, which are reflected on your personalized enrollment form, will continue. The new rates will automatically take effect as of January 1, 2004.

However, if you wish to change plans, add or delete dependents, enroll in a benefit that you had not previously enrolled for, or cancel enrollment in a plan you are currently enrolled in you must complete and return your personalized enrollment form by the deadline.

To help you decide, each of the medical plans now have a plan website. We encourage you to visit their website for valuable information and for updated participating provider information. Please see the Benefit Comparison chart, or the Benefits and You booklet for further details. In addition, Regional Meetings will be held throughout the County where you will be able to pick up plan literature and speak directly to plan representatives.

### Short Term and Long Term Disability Plans:

If you are currently enrolled in either or both disability plans and wish to continue your coverage as is, no action is required on your part. If you are enrolled and wish to cancel your coverage, or are not enrolled and wish to enroll, you must submit your personalized enrollment form with your choice(s). The application will be subject to medical approval.

### Group Legal

If you are currently enrolled and do not wish to change your current election, or not enrolled and wish to stay that way, no action is required on your part. If, however, you wish to add coverage, cancel coverage, or add or delete dependents under this program, you

Continued on page 2

## Date of Enrollment *continued from page 1*

must submit your personalized election form with your choice.

## Spending Accounts - Dependent Care and Healthcare

### *What's new in 2004?*

Recent IRS rulings have expanded the use of your Healthcare spending account. You can now be reimbursed for over-the-counter antacid, pain relief and allergy medicine expenses. Please see the 2004 Benefits and You booklet, page 16, for further details.

If you are enrolled in either or both spending accounts and wish to continue one or both of them in 2004, these are the only benefits that DO NOT automatically continue. You must submit an enrollment form indicating which spending account(s) you wish to enroll in and the amount of money you wish to contribute to your account.

On pay day, October 17, 2003, you will receive your 2004 personalized enrollment form, the 2004 Benefits and You booklet, and the 2004 Benefit Comparison Chart. Please review these documents carefully. They include

important information about plan options, premium rates, and plan changes. Due to the restrictive IRS regulations governing most of your benefit choices, most changes cannot be processed during the year, except with a qualifying event, such as birth, marriage, divorce, adoption, etc. Therefore, it is critical that your plan choices at Open Enrollment be carefully considered since they will remain in place for all of 2004, except as noted above. In addition to printed materials, you will be scheduled to attend a work site enrollment meeting, and have the opportunity to attend the regional meetings. Please make educated decisions about your plan choices. Review plan limitations and exclusions to determine how they affect you. Confirm with your physicians that they will continue to participate in your plan next year.

In mid-December, you will receive a confirmation notice verifying your 2004 selections. Follow up with your Department Personnel Representative (DPR), or your supervisor, if you do not receive your notice by late December. It

is your responsibility to confirm that your plan choices have been processed as you requested on your enrollment form. You should immediately contact your DPR to advise of any processing errors. All changes are effective January 1, 2004 and will be reflected on the paycheck you receive on January 9, 2004. Please review your paycheck carefully and verify the accuracy of the deductions. You must notify your DPR no later than January 16, 2004 of any processing errors.

### Remember:

- No election form required to maintain your current medical, dental and vision elections.
- No election form required to maintain your current disability plan enrollments.
- No election form required to maintain your current Group Legal enrollment.
- You MUST submit an election form to enroll in a spending account for next year, even if you are currently enrolled.

## Don't Forfeit Your FSA Savings!

Your Health and Dependent Care Flexible Spending Accounts (FSAs) are valuable plans that help you save your hard-earned tax dollars — if you plan your contributions carefully.

Consider the importance of estimating your annual maximum FSA contributions. Since unused funds may not be carried forward to the following plan year, your FSA contributions will be forfeited if the plan year ends with funds remaining in your account(s).

How can you be sure you don't overestimate your fund contribution? Review the partial list of eligible expenses in your benefits enrollment booklet to make sure your expenses qualify for reimbursement. You may also consider the following questions before you begin calculating your FSA election amount:

### Health Care FSA

- Do I need a Medical Necessity Letter or approval from my health provider?
- Have I allotted enough funds for my recurring monthly prescriptions?
- Have I estimated the number of co-payments I anticipate using?
- Will my dependent expenses be included in my estimates?
- Have I planned for alternative expenses to avoid year-end forfeiture, i.e., massages, eyeglasses, etc.?

### Dependent Care FSA

- Do I anticipate switching child service care providers within the plan year?
- Will my dependent care provider rates change?

- Will my final dependent care provider remittance fall before or after my plan year ends?

(Make sure your eligible Dependent Care FSA contributions are estimated up to, not beyond, the end of your plan year.)

By carefully considering the questions above, you can avoid losing your remaining balance and take full advantage of your tax savings!



# A Quick Review of Your Medical Plan Options - *Articles contributed by the plans*

**A**re you considering changing your medical plan? Here are some of the plan highlights that you should consider before making a decision. Above all, make sure to check the plan's website to assure your health care providers (and your dependents) are currently participating in the plan!

## AVMED

Choosing a health plan for you and your loved one is an important decision. This is why AvMed offers a variety of Health Care advantages, at no additional cost to you, the member. We are continuously looking for ways to make health care more accessible for you.

- Enhanced website - In addition to accessing a provider directory, the preferred drug list, member handbook, members can view their personal member eligibility, co-pays, authorizations inquiry, claim status, and even print a temporary ID card.
- Urgent Care Centers: Fast care close to home
- On site mammography screenings, wellness seminars, health screenings.
- 24 Hour access to Member Services Representatives who can help answer your questions.
- 24 Hour Nurse on Call – Where you can speak confidentially with a Registered nurse about your health care concerns.
- Weight Watchers and Smokers Reimbursement Plans.
- Vision Discount Plans for Eye Exams, Glasses and Contacts, 25% Discount on Lasik Surgery.
- 25% discount on Acupuncture and Massage Therapy.
- Up to 60% Discounts on nutritional supplements, exercise equipment
- Web-based Personal Health Improvement Training. Please keep us in mind as you make your medical plan decisions for 2004. For more information about us or about your benefits, please call us directly at 800-882-8633 or visit our website at

[www.AvMed.org](http://www.AvMed.org). We look forward to continuing to serve your medical needs in the future.

## CIGNA HealthCare

All health plans are not the same. And what makes one plan better than another is how well it can meet your personal needs. You want a plan that works well for you when you're sick, but also helps you stay well. That's why we want you to take a close look at some of the advantages of choosing CIGNA HealthCare.

- In and out-of-network benefit levels for covered services; the only Miami-Dade County plan that let's you choose any licensed provider for care.
- An extensive network of participating physicians and hospitals providing access to quality health care right here in South Florida and across the country.
- A focus on preventive care. CIGNA HealthCare has the highest scores among national competitors in seven of nine preventive care categories of the 2002 HEDIS quality measures according to the 2002 NCQA Survey.
- Answers - where and when you need them. From member support by phone for questions on your health plan to 24/7 round-the-clock access to registered nurses who can provide you with health information so that you can decide how best to access the care you need.
- On-line, personalized information about your benefit plan, your claims, your eligibility and other health information.
- Prenatal outreach programs and support.
- Mail-order prescription drug service right to your doorstep - quick, convenient and best of all, cost-saving.
- *HealthyRewards* amenities and discount programs to save you up to 60% on Fitness Club Memberships, Massage Therapy, Laser Vision

Correction Surgery, Cosmetic Dentistry, Weight Management/ Nutrition Services, Guided Imagery & Mind Body Techniques.

For more information on these and other programs and services that may be available to you from CIGNA HealthCare, visit the CIGNA On-Site Representative (located in the Stephen P. Clark Center), call our toll-free Member Services (800-962-3136), or visit our website at [www.cigna.com](http://www.cigna.com).

## HUMANA

Members of the HumanaChoice HMO have access to Humana's extensive network of more than 6,400 physicians and 66 hospitals in South Florida. Our network of hospitals now includes Baptist, in addition to South Miami, Homestead and South Florida HCA hospitals.

In addition to an extensive provider network Humana members can take advantage of other services, such as:

- *HumanaFirst®*, our 24-hour medical information line.
- *HumanaBeginnings®*, a special program for expectant mothers.
- *HumanaHealth®*, a comprehensive program that includes both wellness programs and disease management programs. Our Personal Nurses service helps members with a serious illness or a complex chronic condition.
- 24-hour access to our Interactive Voice Response (IVR) system, where you can check eligibility, obtain selected benefit and co-payment information, or request an ID card.

Enhancements for this year include:

- Our Comprehensive Alternative Medicine network, offering discounts on services such as acupuncture and massage therapy.
- \$100 discount on new memberships in Gold's Gym.

When you visit our Web site at [www.humana.com](http://www.humana.com), you'll find even more:

## A Quick Review of Your Medical Plan Options - .. Continued

- Obtain a physician directory, verify eligibility, check the status of your claims, referrals and inpatient authorizations, look up a prescription medication in our Drug List.
- Create your own "Personal Home Page" on MyHumana to view information that's relevant and important to you.

For more information about Humana, please visit our Web site, or call our Open Enrollment Hotline at 1-888-393-6765.

### JMH Health Plan

The JMH Health Plan continues to expand its physician and hospital network, and currently offers 24 hospitals throughout Miami-Dade and Broward Counties, as well as more than 779 primary care physicians and 1500 specialists from Homestead to North Broward County.

#### Miami-Dade County Hospitals

Ann Bates Leach Eye Institute • Aventura Hospital • Cedars Medical Center • Coral Gables Hospital • Health South Doctors Hospital • Hialeah Hospital • Jackson Memorial Hospital/Jackson's Children's Hospital • Jackson South Community Hospital • Kendal Regional Medical Center • Miami Children's Hospital • North Shore Medical Center • Palmetto General Hospital • Parkway Regional Medical Center • University of Miami Hospital and Clinics

#### Broward County Hospitals

Florida Medical Center • Hollywood Medical Center • Joe DiMaggio Children's Hospital • Memorial Hospital Pembroke • Memorial Hospital West • Memorial Regional Hospital • North Ridge Medical Center • Northwest Medical Center • Plantation General Hospital • University Hospital • Westside Regional Medical Center

This expansive network is one of the most comprehensive in South Florida, and is backed by the JMH Health Plan's dedicated staff that is committed to provide our members the finest, highest quality health services possible.

Our commitment to service has resulted in the JMH Health Plan ranking in the highest tier of HMO's in Florida in the Choosing a Quality Health Plan Report (found at [http://www.floridahealthstat.com/rg\\_insurance.shtml](http://www.floridahealthstat.com/rg_insurance.shtml)).

The JMH Health Plan continues to provide unsurpassed health services anchored by the world-renown University of Miami/Jackson Memorial Medical Center and includes access to the University of Miami Physicians and Specialists; Jackson Memorial Medical Center and the new Jackson South Community Hospital.

To address member convenience, the JMH Health Plan has added the Stephen P. Clark Physician Office located in the Stephen P. Clark Government Center to our network of physicians.

Please visit our website at [www.jmhhp.com](http://www.jmhhp.com).

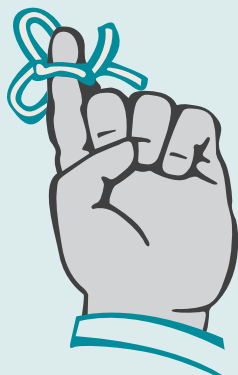
### Vista Healthplan

VISTA has some exciting news! VISTA is once again the lowest cost carrier offered to you for 2004! This means by choosing VISTA, you will receive the most bi-weekly Flex dollars above any other carrier offered. Vista's HMO plan is accredited by the AAAHC (Accreditation Association for Ambulatory Health Care, Inc.) and has a network of over 3,500 physicians and 40 hospitals in the South Florida service area, including Baptist Hospital, Miami Children's and more.

In addition, as a VISTA member, you will continue to enjoy the following added services:

- Fast, friendly customer service + 24 hour automated Interactive Voice Response service that lets you check on claims status, authorizations and eligibility without waiting to speak to a representative.
- Disease management and wellness programs.
- Vision care services through VCI/PrimaryPlus\* with over 100 locations in VISTA's South Florida service area. Facilities offer discounts to VISTA members on laser vision correction procedures
- Home delivery of prescription drugs (select pharmacies).
- Website access to look up providers and formulary listing at [www.vistahealthplan.com](http://www.vistahealthplan.com)
- Health club discounts through Florida Fitness Network.
- Mildly-ill child care services.
- Alternative medical services through the American Specialty Network which includes acupuncture, massage therapy, dietetic counseling and access to vitamins through Healthy Roads.

\*VCI/PrimaryPlus is an independent contractor and is not an agent of Vista Healthplan. VISTA does not directly employ, contract or credential any of the centers, physicians, or other personnel associated with these providers. VISTA shall not be liable for any act or omission of VCI/PrimaryPlus or its affiliated, employed, or contracted providers.



## Don't Forget November 10



# Why choose the Optix Vision Care Plan...?

*Article contributed by the plan*

Because plan participants using the in-network\* benefits receive:

- Exam and lenses covered once a year with \$10.00 co-pay.
- Frames are covered up to \$60 once per year, or choose frames from select kit and it's paid in full.
- 20% off your second pair of frames.
- Elective contact lens allowance of \$100.00 total and the fitting fee is paid in full. Contact lens benefit is lieu of glasses.

\* Out-of network benefits are also available, consult the Optix plan booklet.

Plus many other advantages such as LASIK/PRK discount, contact replacement program, and other provider discounts.

We have the largest network of providers and an outstanding commitment to customer service. Please visit our website at [www.compbenefits.com](http://www.compbenefits.com).

Bi-weekly Premiums	
Employee Only	\$2.30
Employee + 1 Dependent	\$4.60
Employee + Dependents	\$8.48

## Miami-Dade County 2004 Open Enrollment Regional Meetings

DATE	DAY	DEPT	LOCATION	ADDRESS	START	END
10/20/03	Mon	Park & Recreation	Crandon Park Tennis Center	7300 Crandon Blvd.	12:30 PM	1:30 PM
10/20/03	Mon	Solid Waste Mgmt	3A Garbage & NE Transf.	18701 NE 6th Ave.	3:30 PM	5:00 PM
10/21/03	Tue	Stephen P. Clark Ctr.	Lobby	111 NW 1st Street	9:00 AM	1:00 PM
10/21/03	Tue	MDPD	Carol City District - Auditorium	18805 NW 27 Ave.	2:00 PM	3:30 PM
10/22/03	Wed	Building Dept.	Permitting & Inspection Center	11805 S.W. 26th Street (Coral Way)	8:00 AM	11:00 AM
10/22/03	Wed	MDPD	HQ Cafeteria	9105 NW 25 St.	1:30 PM	4:00 PM
10/23/03	Thu	Water & Sewer	Douglas Rd Bldg. - Training Rm A&B	3071 SW 38 Avenue	9:00 AM	11:00 AM
10/23/03	Thu	Water & Sewer	Westwood Lakes-Lunch Rm	4801 SW 117 Ave.	1:30 PM	3:00 PM
10/24/03	Fri	Water & Sewer	No. District Plant-Conf. Rm.	2575 NE 151 St.	7:30 AM	9:00 AM
10/24/03	Fri	MDTA	Bus Mtce. Driver's Rm. 1st Fl.	360 NE 185 St.	11:00 AM	12:30 PM
10/24/03	Fri	Courts	Jury Pool Room, 7th FL	1351 NW 12 Street	2:30 PM	4:00 PM
10/27/03	Mon	Seaport	Main Conference Rm, 2nd Fl	1007 N America Way	9:00 AM	11:00 AM
10/27/03	Mon	MDTA	Conf. Room-3rd FL	3300 NW 32 Avenue	11:30 AM	1:30 PM
10/27/03	Mon	Solid Waste Mgmt	3B Garbage & Trash	8000 SW 107 Ave.	3:30 PM	5:00 PM
10/28/03	Tue	MDPD	Animal Care & Control - Lobby	7401 NW 74 St.	9:00 AM	10:30 AM
10/28/03	Tue	Fire	Fire HQ - Lunch Rm.	9300 NW 41 St.	11:30 AM	1:30 PM
10/28/03	Tue	Corrections	TGK Center - Lobby	7000 NW 41 Street	2:00 PM	4:00 PM
10/29/03	Wed	MDTA	(Coral Way) Driver's Rm 1st FL	2775 SW 75 Ave	10:30 AM	11:30 AM
10/29/03	Wed	Stephen P. Clark Ctr.	Lobby	111 NW 1st Street	1:00 PM	3:30 PM
10/29/03	Wed	Human Services	Admin.Bld. Lobby	11025 SW 84 St.	4:00 PM	5:00 PM
10/30/03	Thu	Solid Waste Mgmt	Koger Admin.Center	8675 NW 53 St.	10:00 AM	12:00 PM
10/30/03	Thu	Public Works	Traffic Signal & Signs	7100 NW 36 Street	2:00 PM	3:00 PM
10/30/03	Thu	Public Works	Road, Bridge & Canal - Lunch Rm.	9301 NW 58th Street	3:30 PM	4:30 PM
10/31/03	Fri	MDTA	Lehman Ctr,E. Mezzanine Trng R	6601 NW 72 Ave	9:30 AM	11:30 AM
10/31/03	Fri	Human Services	Elderly Home Care Program	4500 Biscayne Blvd	3:30 PM	5:00 PM
11/03/03	Mon	Housing	New Board Room	1401 NW 7th Street	8:30 AM	10:30 AM
11/03/03	Mon	Solid Waste Mgmt	Main Pit Garbage & Trash	8831 NW 58th St	3:30 PM	5:00 PM
11/04/03	Tue	So. Dade Govt. Ctr.	Rm 203	10710 SW 211 St.	9:00 AM	11:00 AM
11/04/03	Tue	Park & Recreation	Gwen Cherry-Y.E.T. Center	7090 NW 22 Ave.	2:00 PM	3:30 PM
11/05/03	Wed	Building Dept.	Permitting & Inspection Center	11805 S.W. 26th Street (Coral Way)	8:00 AM	11:00 AM
11/05/03	Wed	Medical Examiner	Auditorium	NW 19 St.10th Ave(#1on B.Hope Rd)	10:00 AM	11:30 AM
11/06/03	Thu	Aviation	Concourse A - Auditorium, 4th FL	Miami Intl. Airport	8:00 AM	11:00 AM
11/06/03	Thu	ITD	Break Room, 2nd Fl.	5680 SW 87 Ave.	2:00 PM	3:30 PM
11/07/03	Fri	Courts	Juvenile Justice Center - Break Rm	3300 NW 27 Ave., Rm 1000	9:00 AM	11:00 AM
11/07/03	Fri	Stephen P. Clark Ctr.	Lobby	111 NW 1st Street	1:00 PM	3:30 PM

# Important Dates to Remember

## October 17, 2003

Distribution of 2004 Benefits Packet, including Benefits & You Booklet and Benefit Comparison.

## October 20 – November 7, 2003

Scheduled worksite enrollment meetings. All employees must attend.

## October 20 – November 7, 2003

Regional Meetings, Plan representatives will be available.

## November 10, 2003

Deadline for submission of 2004 Benefits Enrollment form to your Department Personnel Representative.

## January 1, 2004

Effective date of Group Medical, Dental, Legal Services and Flexible Benefits Plan changes.

## January 9, 2004

Check your paycheck stub for new elections and deduction amounts. Report processing errors to your Department Personnel Representative.

## January 16, 2004

Deadline for reporting errors in the processing of your benefit elections.

## Blue Cross Blue Shield's (BCBS) Claims Filing Deadline

Those of you who were enrolled in the BCBS Point of Service (POS) Plan last year, were advised claims must be filed as soon as possible but in any event no later than twelve months from the date services or supplies were received. The BCBS POS plan was no longer offered to Miami-Dade County employees as of January 1, 2003. Therefore, any claims incurred prior to January 1, 2003 and received by BCBS after

December 31, 2003 will not be processed and you may be held financially responsible. Please notify your providers of this requirement. The address and telephone number are as follows:

Blue Cross Blue Shield  
Miami-Dade County Program  
P.O. Box 1798  
Jacksonville, FL 32231  
Telephone 800-593-7468